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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
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)
Hamilton, et al.)
)
)
Serial No. **10/631,970**) Examiner: **Not Yet Assigned**
)
)
Filed: **August 1, 2003**) Art Unit: **3621**
)
For: **PAYMENT PROCESSING WITH SELECTION**)
 OF A RISK REDUCTION TECHNIQUE)

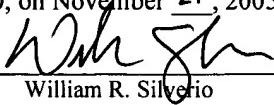
**SUBMISSION OF PTO/SB/96 FOR CONSIDERATION WITH PREVIOUSLY
SUBMITTED SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached hereto is completed form PTO/SB/96 for consideration with the Substitute Power of Attorney and Change of Correspondence Address filed on July 20, 2005, 2005, a copy of which is also attached. Accordingly, please process the Substitute Power of Attorney and Change of Correspondence as soon as possible. If you have any questions or if there are any problems with processing this request, please contact me at your earliest convenience.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on November 21, 2005.



William R. Silverio

U.S.S.N.: 10/631,970

Filed: August 1, 2003

Submission of PTO/SB/96 for Consideration with Previously Submitted

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Respectfully submitted,



William R. Silverio

Reg. No. 45,383

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999 Peachtree Street, NE

Atlanta, Georgia 30309-3996

Telephone: (404) 853-8214

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Attorney Docket No.: **23952-0108**



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(b)Applicant/Patent Owner: Hamilton, et al.Application No./Patent No.: 10/631,970 Filed/Issue Date: August 1, 2003

Entitled:

CheckFree Corporation, a corporation
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

- the assignee of the entire right, title, and interest; or
- an assignee of less than the entire right, title and interest.
The extent (by percentage) of its ownership interest is _____ %

in the patent application/patent identified above by virtue of either:

A. An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 015060, Frame 0471, or for which a copy thereof is attached.

OR

B. A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
3. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

Signature

Nov. 21, 2005

Date

William R. Silverio

404-853-8214

Printed or Typed Name

Telephone Number

Attorney for Applicant

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



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**SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS**

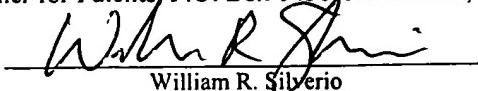
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKE**s any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINT**s the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236;

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 20, 2005.



William R. Silverio

U.S.S.N.: 10/631,970

Filed: August 1, 2003

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

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Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

It is requested that future Patent and Trademark Office correspondence in this case be directed to:

William R. Silverio
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, N.E.
Atlanta, Georgia 30309-3996
Direct all telephone calls to: (404) 853-8214
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0108**.

Respectfully submitted,



William R. Silverio
Reg. No. 45,383

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999 Peachtree Street, NE
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Attorney Docket No.: **23952-0108**

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The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Serial No.	Title
08/994,363	Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee
09/208,998	Technique for Conducting Secure Transactions Over a Network
09/298,889	Electronic Bill Presentment and/or Payment Clearinghouse
09/749,595	Electronic Payment Risk Processing
10/372,646	Distribution of Dividends in Multi-Style Client Investment Managed Accounts
10/372,647	Drift Determination in Multi-Style Managed Client Investment Account
10/372,648	Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Accounts
10/372,649	Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts
10/372,650	Accurate Style Performance Reporting for Multi-Style Managed Client Investment Accounts
10/372,651	Swapping Securities in Multi-Style Managed Client Investment Managed Accounts
10/372,652	Monitoring Drift of Cash and/or Securities in Multi-Style Managed Client Investment Accounts Using Thresholds and Rules
10/372,673	Master Overlay Manager Portfolio Management System and Money Manager Portfolio Management System Interfacing
10/372,705	Coordinated Rebalancing by Money Manager Portfolio Management Systems and a Master overlay Manager Portfolio Management System

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10/372,706	Automatic Adjustment of Cash Balances Within Multi-Style Managed Client Investment Accounts
10/372,708	Generation of Cash Balances for Multi-Style Managed Client Investment Accounts
10/372,709	Distribution of Cash Deposits and Withdrawals in Multi-Style Managed Client Investment Accounts
10/372,715	Netting Transactions in Multi-Style Managed Client Investment Accounts
10/372,724	Multi-Style Client Investment Managed Accounts With Transaction Tagging
10/372,725	Moving Funds Within Multi-Style Managed Client Investment Accounts
10/372,726	Tax Efficient Trading of Multi-Style Managed Client Investment Accounts
10/465,822	Point of Sale Payment Technique with Purchaser Selectable Funding Accounts
10/608,415	Technique for Information Flow to Payees
10/631,963	Technique for Selection of a Financial Institution at Which to Maintain an Operating Account
10/631,964	Payment Processing with Selection of a Risk Reduction Technique
10/631,969	Debit-Credit Combination Selection
10/631,970	Payment Processing with Selection of a Risk Reduction Technique
10/631,971	Payment Processing with Payee Risk Management
10/631,972	Payment Processing with Selection of an Electronic Debiting Option
10/631,973	Payment Processing with Selection of Processing Parameter
10/631,974	Multiple Distributed Operating Accounts
10/757,548	Journaling New Multi-Style Account Entries
10/757,709	Money Manager-Based Style Performance Tracking
10/757,726	Performance Determination for a Multi-Style Account transacted Under Multiple Overlay Models
10/757,727	Tracking of an Entity Directing a Transaction in a Multi-Style Account
10/757,728	Tracking Changes in Styles or Style Allocation in a Multi-Style Account
10/989,608	Single-Security Rebalancing

Laura E. BinionDate: 7/20/05

Laura E. Binion
 Executive V.P. and General Counsel,
 CheckFree Corporation;
 Senior V.P., General Counsel and Assistant Secretary,
 CheckFree Services Corporation